

State of Washington
Office of Insurance Commissioner

2004 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Auto: Commercial Auto No-Fault (personal injury protection)

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Mutual Of Enumclaw Ins Co	14761	WA	\$1,229	16.38%	\$1,279	\$561	43.88%
2	State Farm Mut Auto Ins Co	25178	IL	\$585	7.80%	\$565	\$218	38.51%
3	Farmers Ins Exch	21652	CA	\$352	4.69%	\$339	\$150	44.18%
4	Truck Ins Exch	21709	CA	\$343	4.57%	\$345	\$28	8.22%
5	Zurich American Ins Co	16535	NY	\$323	4.31%	\$303	(\$12)	(3.83)%
6	American States Ins Co	19704	IN	\$261	3.48%	\$353	\$32	9.06%
7	Ace American Ins Co	22667	PA	\$234	3.11%	\$229	\$31	13.56%
8	Grange Ins Assn	22101	WA	\$229	3.05%	\$241	\$125	51.75%
9	United Fnc'l Cas Co	11770	OH	\$219	2.92%	\$86	\$78	90.56%
10	Unigard Ins Co	25747	WA	\$180	2.40%	\$194	\$90	46.43%
11	Nationwide Mut Ins Co	23787	OH	\$177	2.36%	\$137	\$35	25.68%
12	Progressive Northwestern Ins Co	42919	OH	\$173	2.31%	\$197	\$58	29.60%
13	Progressive Cas Ins Co	24260	OH	\$173	2.31%	\$187	\$87	46.46%
14	Progressive American Ins Co	24252	FL	\$162	2.16%	\$187	\$74	39.64%
15	North Pacific Ins Co	23892	OR	\$157	2.09%	\$119	\$23	19.62%
16	General Ins Co Of Amer	24732	WA	\$135	1.79%	\$50	\$3	6.25%
17	Financial Ind Co	19852	CA	\$129	1.71%	\$126	\$27	21.73%
18	Great West Cas Co	11371	NE	\$124	1.65%	\$115	(\$55)	(47.69)%
19	Allstate Ind Co	19240	IL	\$122	1.63%	\$120	\$85	71.35%
20	American Economy Ins Co	19690	IN	\$120	1.59%	\$135	(\$18)	(13.35)%
21	Mitsui Sumitomo Ins Co of Amer	20362	NY	\$108	1.44%	\$90	\$26	28.66%
22	American States Preferred Ins Co	37214	IN	\$104	1.39%	\$96	\$14	14.26%
23	Progressive Northern Ins Co	38628	WI	\$94	1.25%	\$114	\$42	37.09%
24	Northland Ins Co	24015	MN	\$90	1.20%	\$101	\$63	61.98%
25	OneBeacon Ins Co	21970	PA	\$81	1.08%	\$74	\$8	10.51%
26	Oregon Automobile Ins Co	23922	OR	\$67	0.90%	\$60	(\$1)	(1.94)%
27	Ohio Cas Ins Co	24074	OH	\$66	0.88%	\$65	(\$6)	(9.07)%
28	Allstate Ins Co	19232	IL	\$62	0.82%	\$63	(\$43)	(67.91)%
29	American Ins Co	21857	NE	\$47	0.63%	\$54	(\$10)	(18.03)%
30	American Zurich Ins Co	40142	IL	\$46	0.61%	\$44	\$10	22.71%
31	Firemans Fund Ins Co	21873	CA	\$45	0.60%	\$43	(\$1)	(2.34)%
32	Travelers Property Cas Co Of Amer	25674	CT	\$45	0.59%	\$44	(\$51)	(115.80)%
33	Progressive Preferred Ins Co	37834	OH	\$43	0.57%	\$45	\$15	32.84%
34	Travelers Ind Co Of Amer	25666	CT	\$40	0.54%	\$35	\$24	70.87%
35	Continental Western Ins Co	10804	IA	\$40	0.54%	\$36	\$15	41.52%
36	Cornhusker Cas Co	20044	NE	\$36	0.48%	\$57	\$0	(0.01)%
37	Discover Prop & Cas Ins Co	36463	IL	\$36	0.47%	\$19	\$1	4.26%
38	Oregon Mut Ins Co	14907	OR	\$35	0.46%	\$25	\$22	87.84%
39	Stonington Ins Co	10340	TX	\$34	0.45%	\$16	\$9	53.35%
40	American Cas Co Of Reading PA	20427	PA	\$33	0.45%	\$40	\$14	34.43%
All 183 Other Companies				\$925	12.33%	\$939	(\$206)	(21.89)%
Totals (Loss Ratio is average)				\$7,504	100.00%	\$7,367	\$1,566	21.26%

(1)Excluding all Loss Adjustment Expenses (LAE)